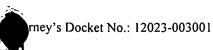


[X] is attached hereto.



COMBINED DECLARATION AND POWER OF ATTORNEY

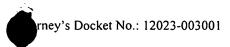
As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled SEGREGATION AND MANAGEMENT OF FINANCIAL ASSETS BY RULES, the specification of which:

| 0 | was described and claimed in P | erial No and was amended on PCT International Application No filed on ended under PCT Article 19 on |
|---|--|--|
| | eby state that I have reviewed ar claims, as amended by any amer | nd understand the contents of the above-identified specification, adment referred to above. |
| | nowledge the duty to disclose all of Federal Regulations, §1.56. | I information I know to be material to patentability in accordance with |
| | eby appoint the following attorn e Patent and Trademark Office of | eys and/or agents to prosecute this application and to transact all connected therewith: |
| | oney, Reg. No. 29,670 enbaum, Reg. No. 30,378 | Daniel S. Coolidge, Reg. No. 46,071 Kenneth F. Kozik, Reg. No. 36,572 |
| Addr | ess all telephone calls to DANII | EL S. COOLIDGE at telephone number (617) 542-5070. |
| Addr | ess all correspondence to DENI | S G. MALONEY at: |
| 225 I | & RICHARDSON P.C. Franklin Street on, MA 02110-2804 | |
| on information that willful fal 1001 of Title | n and belief are believed to be tr se statements and the like so ma | nade herein of my own knowledge are true and that all statements made rue; and further that these statements were made with the knowledge are punishable by fine or imprisonment, or both, under Section d that such willful false statements may jeopardize the validity of the |
| Full Name of | Inventor: Karun Philip | |
| Inventor's Sig | | Date: |
| Residence Ad Citizenship: Post Office Ad | India | 2B, New York, NY 10013 2B, New York, NY 10013 |





Combined Declaration and Power of Attorney Page 2 of 2 Pages

| Full Name of Inventor: | Harpal Maini | | |
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